

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Richard Wolfinger-Rosenthal
 Elliot Rosenthal
 Debtors

Case No. 19-15469-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith
 Form ID: 309I

Page 1 of 3
 Total Noticed: 64

Date Rcvd: Oct 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2019.

db/jdb +Richard Wolfinger-Rosenthal, Elliot Rosenthal, 83 Gridiron Road, Levittown, PA 19057-3809
 14382637 +Amex/Bankruptcy, Po Box 8218, Mason, OH 45040-8218
 14382636 +Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
 14382645 +Citibank/Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 14382644 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
 14391609 +Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, Rhode Island 02919-1922
 14382653 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096
 (address filed with court: First Savings Credit Card, 500 East 60th St North,
 Sioux Falls, SD 57104)
 14382652 +First Savings Credit Card, Attn: Bankruptcy Department, Po Box 5019,
 Sioux Falls, SD 57117-5019
 14393999 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 14394721 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
 14382654 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14382657 +Marcus by Goldman Sachs, Po Box 45400, Salt Lake City, UT 84145-0400
 14382656 +Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
 14382659 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
 14382658 +Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
 14382662 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 14382663 +Mr. Cooper, 350 Highland, Houston, TX 77009-6623

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: support@malaw.com Oct 08 2019 03:18:58 PAUL H. YOUNG,
 Young, Marr & Associates, 3554 Hulmeville Road, Suite 102, Bensalem, PA 19020
 tr +E-mail/Text: bnccnotice@phl3trustee.com Oct 08 2019 03:19:59 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: megan.harper@phila.gov Oct 08 2019 03:19:40 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 08 2019 03:19:17
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 08 2019 03:19:33 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 08 2019 03:19:26 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14382638 +EDI: TSYS2.COM Oct 08 2019 07:18:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 14382639 +EDI: TSYS2.COM Oct 08 2019 07:18:00 Barclays Bank Delaware, Po Box 8803,
 Wilmington, DE 19899-8803
 14382641 +EDI: CAPITALONE.COM Oct 08 2019 07:18:00 Capital One, Po Box 30281,
 Salt Lake City, UT 84130-0281
 14382640 +EDI: CAPITALONE.COM Oct 08 2019 07:18:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14401586 +EDI: AIS.COM Oct 08 2019 07:18:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
 Oklahoma City, OK 73118-7901
 14382642 +EDI: CHASE.COM Oct 08 2019 07:18:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 14382643 +EDI: CHASE.COM Oct 08 2019 07:18:00 Chase Card Services, Po Box 15298,
 Wilmington, DE 19850-5298
 14382647 +EDI: WFNNB.COM Oct 08 2019 07:18:00 Comenity Capital Bank/HSN, Po Box 182120,
 Columbus, OH 43218-2120
 14382646 +EDI: WFNNB.COM Oct 08 2019 07:18:00 Comenity Capital Bank/HSN, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14382649 +EDI: WFNNB.COM Oct 08 2019 07:18:00 Comenity Capital/Gamestop, Po Box 182120,
 Columbus, OH 43218-2120
 14382648 +EDI: WFNNB.COM Oct 08 2019 07:18:00 Comenity Capital/Gamestop, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14382651 +EDI: RCSFNBMARIN.COM Oct 08 2019 07:18:00 Credit One Bank, Po Box 98875,
 Las Vegas, NV 89193-8875
 14382651 +E-mail/PDF: creditonebknofications@resurgent.com Oct 08 2019 03:20:50 Credit One Bank,
 Po Box 98875, Las Vegas, NV 89193-8875
 14382650 +EDI: RCSFNBMARIN.COM Oct 08 2019 07:18:00 Credit One Bank, Attn: Bankruptcy Department,
 Po Box 98873, Las Vegas, NV 89193-8873
 14382650 +E-mail/PDF: creditonebknofications@resurgent.com Oct 08 2019 03:20:51 Credit One Bank,
 Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
 14382655 +E-mail/Text: bnccnotices@becket-lee.com Oct 08 2019 03:19:05 Kohls/Capital One,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
 14382660 +EDI: MERRICKBANK.COM Oct 08 2019 07:18:00 Merrick Bank/CardWorks, Attn: Bankruptcy,
 Po Box 9201, Old Bethpage, NY 11804-9001

District/off: 0313-2

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Date Rcvd: Oct 07, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14382661 +EDI: MERRICKBANK.COM Oct 08 2019 07:18:00 Merrick Bank/CardWorks, Po Box 9201,
Old Bethpage, NY 11804-9001
14382665 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchb/Jewelry TV, Po Box 965036,
Orlando, FL 32896-5036
14382664 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchb/Jewelry TV, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
14382667 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchb/PLCC, Po Box 965024, Orlando, FL 32896-5024
14382666 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchb/PLCC, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
14382741 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
14382668 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14382669 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchrony Bank/Amazon, Po Box 965015,
Orlando, FL 32896-5015
14382670 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
14382671 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchrony Bank/Care Credit, C/o Po Box 965036,
Orlando, FL 32896-0001
14382672 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
14382673 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchrony Bank/Gap, Po Box 965005,
Orlando, FL 32896-5005
14382674 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchrony Bank/QVC, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
14382675 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchrony Bank/QVC, Po Box 965005,
Orlando, FL 32896-5005
14382676 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
14382677 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchrony Bank/Sams, Po Box 965005,
Orlando, FL 32896-5005
14382678 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchrony Bank/ShopNBC, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
14382679 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchrony Bank/ShopNBC, Po Box 965005,
Orlando, FL 32896-5005
14382680 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
14382681 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchrony Bank/TJX, Po Box 965015,
Orlando, FL 32896-5015
14382682 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14382683 +EDI: RMSC.COM Oct 08 2019 07:18:00 Synchrony Bank/Walmart, Po Box 965024,
Orlando, FL 32896-5024
14382685 EDI: WFFC.COM Oct 08 2019 07:18:00 Wells Fargo Bank, Credit Bureau Dispute Resoluti,
Des Moines, IA 50306
14382684 +EDI: WFFC.COM Oct 08 2019 07:18:00 Wells Fargo Bank, Mac F823f-02f, Po Box 10438,
Des Moines, IA 50306-0438
14382686 +EDI: WFFC.COM Oct 08 2019 07:18:00 Wells Fargo Bank NA, Attn: Bankruptcy,
1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
14382687 EDI: WFFC.COM Oct 08 2019 07:18:00 Wells Fargo Bank NA, Credit Bureau Dispute Resoluti,
Des Moines, IA 50306

TOTAL: 49

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Keith
Form ID: 309I

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2019 at the address(es) listed below:

PAUL H. YOUNG on behalf of Debtor Richard Wolfinger-Rosenthal support@ymalaw.com,
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com
PAUL H. YOUNG on behalf of Joint Debtor Elliot Rosenthal support@ymalaw.com, ykaecf@gmail.com,
paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 6

Information to identify the case:

Debtor 1	Richard Wolfinger-Rosenthal	Social Security number or ITIN	xxx-xx-4497
	First Name Middle Name Last Name	EIN	---
Debtor 2	Elliot Rosenthal	Social Security number or ITIN	xxx-xx-5301
(Spouse, if filing)	First Name Middle Name Last Name	EIN	---
United States Bankruptcy Court	Eastern District of Pennsylvania		Date case filed for chapter
Case number:	19-15469-mdc		13 9/1/19

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard Wolfinger-Rosenthal	Elliot Rosenthal
2. All other names used in the last 8 years		
3. Address	83 Gridiron Road Levittown, PA 19057	83 Gridiron Road Levittown, PA 19057
4. Debtor's attorney Name and address	PAUL H. YOUNG Young, Marr & Associates 3554 Hulmeville Road Suite 102 Bensalem, PA 19020	Contact phone (215) 639-5297 Email: support@ymalaw.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 10/7/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 20, 2019 at 1:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 1/19/20 Filing deadline: 11/10/19 Filing deadline: 2/28/20 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$100.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 12/12/19 at 9:30 AM , Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	